



Privacy Policy and Disclosure Statement

Privacy Policy

HomeStart is committed to protecting your privacy. We realize that the concerns you bring to us are highly personal in nature and assure you that all of the information you share with HomeStart will be managed in accordance with all legal and ethical guidelines. We may use your anonymous aggregated case file information to evaluate the effectiveness of our services, to gather valuable research information and to design future programs. However, your "non-public personal information" (e.g. total debt, income, living expenses, etc.) will be provided to creditors, program monitors and others only if you sign the Foreclosure Mitigation Counseling Disclosure Statement and Agreement.

Information that we gather about you includes: (1) information provided by you, such as your name, address, social security number, and income; (2) information provided by your creditors and others, such as your loan balance; and (3) information from a credit-reporting agency, such as your credit report.

You may refuse to allow HomeStart to disclose your non-public personal information to third parties and HomeStart will still assist you to the best of its ability. However, if you refuse, HomeStart will not be able to answer any questions from third parties. If you wish to change your disclosure status, please call us at 815-962-2011.

So long as you have not refused disclosure, we may disclose some or all of the information that we collect to your creditors or third parties when we determine that the disclosure would be helpful to you, would aid us with your counseling, or is required by the grants that make it possible for HomeStart to provide services to you.

We may compile and aggregate data that you give to us with the information of other clients, but we may not disclose this information in a manner that would personally identify you. We may also disclose any nonpublic personal information about you to anyone if required to do so by law. Finally, we restrict access to your nonpublic personal information to employees who need to know that information to provide services to you. We maintain physical, electronic and procedural safeguards that comply with federal privacy regulations

Disclosure Statement

HomeStart, in addition to counseling, provides the following services: homebuyer education, reverse mortgage counseling, credit counseling, employer-assisted housing and financial education.

HomeStart has financial relationships with several industry partners, including Alpine Bank, Associated Bank, Blackhawk Bank, Fifth Third Bank, Members Alliance Credit Union, Midwest Community Bank, Northwest Bank, PNC Bank, Riverside Community Bank, Rockford Area Association of Realtors, Rockford Bank of Trust, and Stillman Bank. These industry partners are HomeStart members who pay membership dues on a sliding scale that is based on company size. HomeStart also has financial relationships with Bank of America, JP Morgan Chase, Fifth Third Bank, and the City of Rockford, who provide funding to HomeStart.

As a client, you are not obligated to accept any of the services offered by HomeStart or its industry partners.

HomeStart hereby certifies that the staff and volunteers who provide foreclosure intervention counseling have no conflict(s) of interest due to any other relationships with servicers, real estate agencies, mortgage lenders and/or other entities or industry partners, whether identified above or not, that may stand to benefit from particular counseling outcomes.

A handwritten signature in black ink, appearing to read "Bob Campbell", is written over a circular, light gray stamp or seal.

Bob Campbell
Deputy Director of HomeStart

CITY OF ROCKFORD

PRIVACY NOTICE

The City of Rockford ("Sponsor") would like to advise you of its privacy policies. Sponsor has collected non-public personal information from your application and consumer reporting agencies. This non-public personal information includes your address and other contact information, demographic background, loan status, family income, social security number, employment information, collection and repayment history, and credit history.

We disclose non-public personal information to third parties; only as necessary to process and service your loan; only as necessary to effect, administer or enforce your loan; with your consent; or as permitted or provided by applicable laws, including the Illinois Freedom of Information Act ("FOIA") and the Privacy Act of 1974. Applicable laws permit disclosure to third parties for certain purposes. Examples of such disclosures include (i) disclosure in connection with enforcement purposes or litigation, audits or other investigations; (ii) to comply with proper requests under FOIA or other federal, state, or other local laws and regulations; and (iii) to federal and state agencies to the extent specifically permitted or required by law. We do not sell or otherwise make available any information about you to any third parties for marketing purposes.

We protect the security and confidentiality of non-public personal information by limiting and monitoring all physical access to sites where non-public personal information is kept. A complete copy of our written privacy policy is available upon request.

If we decide to change our privacy policy, we will provide you with a revised privacy policy containing such changes.

If you have any questions, please contact Vicki Manson, phone number: 815.967.6759.

SPONSOR:

CITY OF ROCKFORD COMMUNITY AND
ECONOMIC DEVELOPMENT DEPARTMENT

By: 

Printed Name: Todd Cagnoni

Title: Director of the Community and Economic
Development Department